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JULY 2020



# VISION

VOICE OF THE NORTH COUNTRY



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# NEWS



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## UNITED EXPRESS SERVICE CONTINUED!

In the midst of all of the recent disruption of air travel, some welcome news emerged recently from the U.S. Transportation Dept. which approved renewal of the EAS (Essential Air Service) contract with SkyWest. This means the continuation of our UNITED EXPRESS non-stop jet service to and from Washington Dulles.

While daily frequency was temporarily reduced in response to the steep reduction in activity, we look forward to service rebuilding soon as the nation and the North Country get back to business. We especially encourage North Country businesses to do their best to maximize use of our United Express service as the best way to resume frequency and get back to the strong numbers we were seeing earlier this year.

The North Country Chamber is also very much in marketing mode on behalf of the airport, including an on-line ad campaign with the CBAA (Canadian Business Aviation Association) last month, promoting our U.S. Customs clearance operation as well as the availability of hangar space and other assets.



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# ONWARD

# UPWARD

Garry Douglas, President

## “ECONOMIC FIRST RESPONDERS”

A recent article by Laura Schultz of the Rockefeller Institute of Government examined the role of economic organizations like the North Country Chamber and its partners in the COVID-19 pandemic – using the term Economic First Responders. Quoting from the article “In the earliest stages of the economic fallout, EDOs have taken on three new duties: providing up-to-date information; offering pivot assistance to companies working to meet COVID-related demand, and strategic planning for the post-COVID-19 recovery period.”

We are definitely proudest of the leading role our Chamber took as a pro-active source of information, guidance and assistance from day one and continuing. From our DAILY DOSE e-newsletter to 5,000 regional businesses and community leaders to dozens of webinars and tele-town halls on COVID-19 safety planning, federal funding assistance, employment law and marketing as well as access to federal, state and Canadian officials, we have been and will continue to be committed to keeping you informed. And with information comes enhanced ability to plan and make decisions.

On the pivoting front, every business in the North Country had to pivot to either closure mode or, in the case of essential businesses, to greatly modified operations almost overnight. And now to a continuing process of safe reopening in the context of a highly challenging environment. From working with a number of our manufacturers and others to help affirm their essential status early on to an immediate commitment to take the regional lead in training and planning for safe business environments to maximizing access to federal business assistance through months of uncertainty and changing rules, we have endeavored to assist thousands of North Country businesses in pivoting through each phase of this challenge. And this will carry on.


In terms of planning for recovery, that also began on day one as the starting point for any strategy had to be maximizing the survival of North Country businesses through the shutdown and its aftermath. But the bigger picture has also been a commitment to the future all along the way, with two examples. For the marketing and stimulation of tourism in the face of unprecedented challenges, our Adirondack Coast Visitors Bureau has developed an entirely new Marketing Plan for the remainder of 2020 going into 2021, outlined in an article in this month's Vision. It represents entirely new and different approaches this summer and fall aimed at the best strategies for navigating this unprecedented period.

On our all-important cross-border front, the North Country Chamber has remained a leading advocate for sustained commercial flow throughout the crisis. And most importantly, our dialogue and collaboration with partners such as the Quebec Government, the Canadian Consulate, the Federation of Quebec Chamber, the Montreal Chamber and others has remained as active as ever, focused on the shared messaging and activities that will sustain and revitalize this key economic connection for our region. Indeed, prospects for Canadian based investment are being actively worked, even in the face of current challenges related to travel and meetings.

And so the Chamber moves forward with a determined commitment to do all that we can do on multiple fronts to support the future of the North Country economy and the future of each and every business within it. Please continue to take maximum advantage.

**Onward and upward!**

JULY 2020 VISION 7



## Northern Insuring & Chamber of Commerce Golf Tourney

**NEW DATE!!!  
September 25th**

### Chamber Golf Tourney Moved to September 25th

The Northern Insuring / Chamber of Commerce Golf Tourney was originally scheduled for this month. As it turned out...July wasn't a great place for our ball to land. So, we've decided to pick up the ball and move it to September!

Put September 25th in your calendars and cross your fingers that the world will be spinning again. Watch for more information soon. It's hard to guess if we will be back to the traditional tourney you know and love, or if we'll have to make any modifications. But one way or another, we would love to see you there to reconnect with friends, share some laughs, and have a great day on the course.

### Stepping Up to Help Visitors at the Beekmantown Welcome Center

Recently, we found out that New York State decided to close the Beekmantown Rest Area for the rest of the year, due to the COVID-19 pandemic.



With this news, The North Country Chamber of Commerce / Adirondack Coast Visitors Bureau has decided to put up bilingual signage directing thousands of visitors to stop by the North Country Chamber for brochures, directions, travel information and more!

This will be increasingly important as the border opens and our area's leisure travel picks up. In a typical summer the Welcome Center is visited by over 100,000 visitors each year and is the first stop for many of our neighbors to the north.

Stay tune for updated photos and details.

We look forward to offering this service and helping our neighbors explore the Adirondack Region.

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**VISION**  
 VOICE OF THE NORTH COUNTRY  
 NORTH COUNTRY CHAMBER OF COMMERCE

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# TOP ISSUES IN WASHINGTON



Recent events have not stymied our advocacy in Washington on behalf of the North Country. Indeed, through regular phone meetings and conversations with our Senators, Congresswoman and others, along with several Tele-Town Halls and webinars, our interaction has been even more active than usual. Current federal priorities we are actively engaged in feature the following:

**BORDER REOPENING:** We have pushed strongly for a more thoughtful decision making process by the Canadian and U.S. governments regarding our border, seeking a defined phased approach with metrics. The status and eventual reopening of our northern border will remain a top priority.

**TRANSPORTATION:** We also continue to encourage current progress by Congress toward a new 5-year Surface Transportation Authorization Bill to succeed the current bill which expires October 1. A key interest for our region will be significant increases in investment levels for mass transit – specifically for buses and trains. Both the House and Senate seem to be moving toward passage of their respective bills in July, allowing a final compromise bill in September.

**COVID-19 RELIEF:** We also remain actively on top of continuing negotiations toward a fourth major pandemic relief bill by sometime this month. We are joined with partners in the encouragement of major federal relief for our counties and local governments as well as further targeted support for our hospitals, colleges and dairy farms, among other needed provisions.

**BROADBAND:** And we are pointing to the need for enhanced federal engagement in closing broadband gaps, as well as cell phone service gaps, in rural regions like the Adirondacks as a key follow-up to the lessons learned from COVID-19. These are no longer conveniences but essential infrastructure for public health, education and rural economies.

These and other federal issues will continue to receive our attention and engagement as Congress moves toward the end of session in the fall.



August 20th  
5:30 - 7:00pm

Stay Tuned for Updates!

We have not schedule a Business After Hours for July, but we're hoping we'll be back on track in August! Keep an eye on the Chamber calendar for updates. We look forward to reconnecting with everyone again soon.

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## Health Insurance Rate Change Notices

Recently health insurance companies sent out notices of Prior Approval of Rate Changes to your health insurance premiums. The increases being requested this year are surprisingly low in comparison to years past. These notices are confusing and do not represent your actual rate increase. Just the requested increase that the insurance companies are asking approval for from the Department of Financial Services. The information below may help explain the process. Please call Lisa at 518-563-1000 if you have further questions.

### What is "prior approval"?

The New York State Department of Financial Services reviews premium adjustments requested by health insurers before the insurers can apply the rates. Under prior approval, the Department has the authority to review the actuarial assumptions behind insurer's proposed rates and to review the financial condition of the insurer to make certain proposed rates are fair and appropriate. The Department may approve, reject or modify the insurer's proposed rates.

### What types of policies are subject to prior approval?

Prior approval applies to community rated policies issued by commercial health insurers (both for-profit and not-for-profit) and Health Maintenance Organizations (HMOs) in New York State. Specifically, prior approval applies to the following types of policies: Individual, direct pay; small groups (between 2 and 50 members); Community rated large groups (50 or more members); and Healthy New York.

### How does the Department decide whether to approve a rate increase?

Under the prior approval statute, the Department may disapprove or modify an insurer's request for a premium rate increase if it is unreasonable, excessive, inadequate or unfairly discriminatory. Many factors are considered in making this determination. The Department reviews the Medical Loss Ratio (MLR), or past claims experience under the policy and "utilization," which is how often policyholders use medical services and prescription drugs, as well as how the insurer "trends" that claims experience and utilization into the future. The Department will also look at the insurer's history of rate changes, its financial condition, administrative costs, profits and other sources of revenue, and any other factor the insurer uses to calculate its premium increase.

### Why do my premiums increase every year?

Medical costs are driven by everything from increases in hospital charges and doctor salaries to greater use of medical care to new technologies and prescription drugs. These all drive your premiums. In New York, a minimum of 82\* cents of every premium dollar in the small group employer and individual insurance markets must go to pay medical claims costs.





## NORTH COUNTRY CHAMBER AND FCCQ HOST VIRTUAL ROUNDTABLE

The North Country Chamber of Commerce was pleased to join with our partners at the FCCQ recently in hosting a strategic roundtable discussion involving both Chamber leaders, 12 Quebec and North Country business leaders, Congresswoman Elise Stefanik, State Assemblyman Billy Jones and Quebec Delegate General Catherine Loubier. The discussion provided valuable guidance for joint messaging and activities aimed at maximizing the Quebec-New York economic dynamic as a key part of restoring prosperity post-pandemic.



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**QUEBEC-NEW YORK:  
80 FOR 80**

The North Country Chamber of Commerce was pleased to participate in a virtual event recently, commemorating the 80th anniversary of the Quebec

Government's office in New York City: the Delegation General. The Quebec Minister for International Relations and La Francophonie, Nadine Girault, addressed the importance of our relationship, including restoring cross-border fluidity as soon as possible. And the event was ably hosted by Quebec Delegate General Catherine Loubier.

The North Country Chamber of Commerce was honored to be named one of 80 champions of Quebec-U.S. relations and partnership, a group which will collaborate with the Quebec Government going forward to broaden and deepen various aspects of our long cross-border relationship.

The event also launched a new video commemorating the 80th anniversary of Quebec's official location in New York.

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# Coasting Forward with the Adirondack Coast

Visitor's Bureau releases a new plan to promote the Adirondack Coast amidst COVID-19.

**Plattsburgh, NY** - There is no doubt that this is an unprecedented time in recent history. The community, residents, businesses, government and travelers are all navigating a new landscape and the Adirondack Coast Visitors Bureau (ACVB), a division of the North Country Chamber of Commerce, is doing their best to help ease travelers' anxieties, welcome visitors back safely when the community is ready and help kick start a "support local" movement amongst those who call the Adirondack Coast home.

## While this time has caused several challenges:

- Visitors' fear of travel
- Residents fear of going out in public and welcoming visitors to their community
- Temporary Closure of the US-Canada Border
- Uncertainty in state funding for 2020 & 2021
- Potential business closure
- Questions around hosting large scale events

## It has also created several opportunities:

- Reimagining tourism marketing & offerings
- Looking at new drive in markets
- Strengthening the "Buy Local, Support Local" Movement
- Engaging with potential travelers in new and fascinating ways
- Looking at new cooperative ways to work with regional Tourism Promotion Agencies (TPA's) to help present a unified, regional message and leverage limited dollars



This is why the Visitors Bureau has adjusted their marketing plan to include a "phased reopening" process. Just as NYS has done, they will look to each phase to re-introduce the Adirondack Coast to their audience (old and new) and community when the time is right.

## The Phases will include:

- **Phase 1: Moments and Memories: Reminiscing about the Adirondack Coast**
- **Phase 2: Be a Tourist in your Town: The Ultimate Staycation**
- **Phase 3: Welcoming our Neighbors to the North!**
- **Phase 4: Open for Business: Embracing Travel**
- **Plattsburgh International Airport**

"We know that while this is a trying time for several businesses in our community, it is also a good time for us to step back and reflect on how we want to move our destination forward. Tourism brings a lot to this community, helping to drive sales tax, businesses development and quality of life. It is important that we welcome this group of visitors back to our community safely with strategic planning and sensibility." Kristy Kennedy, VP, Marketing for the Adirondack Coast Visitors Bureau continues, "We think the plan outlined above does just that. We look forward to seeing the Adirondack Coast thrive and rise up to this challenge."

"There has perhaps never been a more challenging time to engage in tourism marketing while at the same time there has perhaps never been a time when thoughtful marketing is more crucial to our businesses and to our area economy, not to mention the generation of revenue for our counties and local governments," states Garry Douglas, President of the North Country Chamber of Commerce. "With active input and consultation, we have a comprehensive new plan that is suited to the time and will directly support the recovery process. It is already in play and will unfold in stages over the coming weeks and months."

"As we transition to a new normal, it is critically important that our economy opens in a safe manner. To that end, the Clinton County Legislature fully embraces the updated 2020 Adirondack Coast Marketing Plan. This updated plan prudently allows for flexibility as we continue the re-opening process, and does so in a way that continues to showcase our region as a top-tourism destination," states Clinton County Legislature Chairman Mark R. Henry. We know this is a hard time for everyone, but the Visitors Bureau team along with the leadership of the North Country Chamber of Commerce, will continue to implement aggressive marketing efforts, to not only help the community bounce back, but become stronger and more diverse.

The complete plan can be found on [northcountrychamber.com](http://northcountrychamber.com)

## HEALTH & SAFETY PRACTICES HIGHLIGHTED AT MOLD-RITE PLASTICS

The North Country Chamber was pleased to join with Congresswoman Elise Stefanik in a recent visit to Mold-Rite Plastics in Plattsburgh. MRP has remained operating throughout the pandemic as an Essential Manufacturer, due to produce 4.5 billion caps this year for plastic containers for medicine and health related products, among others. They reviewed their successful safety measures which were highlighted during a tour. Kudos to MRP and our other area manufacturers for all of their attention to good health and safety practices. And our thanks to the Congresswoman for her visit to discuss this timely topic.



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## Member News

Did you just get an award from your industry's association? Have you just introduced a new and innovative product or service to your business? Did you just hire someone new or move locations? Tell us about the current new, exciting things happening with your business and we'll share them for everyone to see in our Member News section of [northcountrychamber.com](http://northcountrychamber.com)!

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## CHAMBER FAULTS NATURE OF EXTENSION OF CLOSURE OF BORDER TO NON-ESSENTIAL TRAVEL

The North Country Chamber of Commerce criticized the recent announcement by Canada and the U.S., extending the existing restrictions on border crossings to July 21, limiting cross border travel to specifically defined categories of essential travel only.

"We fully expected another thirty day extension," states Garry Douglas, Chamber President, "but hoped there would be an accompanying commitment to develop potential phases for reopening linked to facts and performance rather than fear and feelings. It is an act of bi-national economic and social mismanagement of the world's most important social and economic partnership to again act so simplistically without providing any conceptual pathway forward."

Douglas reports that the North Country Chamber is continuing its advocacy in Washington and Ottawa for the identification of interim steps that can potentially be agreed to prior to July 21, including "a thoughtful joint policy of metrics and step by step progress that will be considered."

The Chamber notes that commercial shipping between Canada and the U.S. remains uninterrupted. "But while this is highly welcome, especially to our region's bi-national supply chains, it misses how integrated we are economically," notes Douglas, "and how Canada-U.S. business is not merely about the movement of boxes but about relationships, meetings, site and sales visits and face to face partnering. It is not a fact to say the economic connections are unaffected because they are more and more affected each passing week. And the continued tearing of the special social fabric that binds our two peoples is also, as we have said, profoundly sad and very damaging."

Concludes Douglas, "We have never said this unprecedented measure isn't understandable in the face of an unprecedented health challenge. But it is absolutely past time that it be within some agreed framework providing the forward pathway in a clear and agreed way. That remains missing and that is unacceptable. An immediate bi-national strategic dialogue is called for."



# Safety Training Is Available Virtually

We are pleased to be able to offer on-site safety training for your company through the HAB Grant fund again this year. For many years now we have received this grant from the NYS Department of Labor to help with safety training. In that time we have conducted many safety training sessions at the Chamber and at local facilities. In these challenging times, we have received permission to use the funds to pay for virtual training. A list of OSHA training subjects is covered. If you are interested in having OSHA training for your facility, please contact Becky at the Chamber at (518) 563-1000.

Speaking about the Chambers program:

- *"Having this grant money for our community is changing lives and making our workplaces a safer place to be"*
- *"These sessions, coupled with our already existing safety policies and procedures has enhanced our current program"*
- *"The health and safety topics offered by this program are extremely relevant to the many industries in Northern NY"*
- *"I have found the classes to be an invaluable tool to fulfill our training requirements"*

## Suggested List of Safety Training Topics:

- Safe Lifting
- Lockout/Tagout
- Repetitive Motion Injury Prevention
- HazWoper
- Back Safety
- Personal Protective Equipment
- Ergonomics in the Work Place
- Protect your Hearing
- Hand Safety
- Working Safely with Flammables and Fuels
- Lift Truck
- Safety Inspections
- Asbestos
- Forming Safety Committees
- Respiratory Safety
- Safely Working with Hazardous Materials
- Behavior Based Safety
- Working Safely with Compressed Gases
- Fall Protection
- Hazard Communication
- Electrical Safety
- Silica
- Confined Space Entry
- Industrial Hygiene
- Blood Borne Pathogens
- Recordkeeping

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# SPEAKING OF THE CHAMBER

"Just wanted to get you a note of thanks (to your whole team!) for your incredibly helpful, diligent, responsive, informative, timely and often crucial webinars and online information over the past 60+ days. We in the business community really appreciate it and I wanted to make sure you received a note of thanks."

Doug Butdorf  
Imperial Industrial Park

"The Chamber has been a very valuable resource through the COVID-19 pandemic. I look forward to the daily email."

Jim Barcomb  
Donlan & Barcomb Wealth Advisors

"I just wanted to say that the Daily Dose newsletters the Chamber is sending out are SUPER helpful -- everyone I know who receives them finds them invaluable. I'm always recommending that people sign up for that. Thank you again for all that you do there to help our region (and beyond)!! "

Alisa Preston  
Adirondack Health Institute

"Thank you... and all Chamber staff for communicating, guiding, and helping the North Country go forward!"

Dee Carroll  
Westport Marina & The Galley Restaurant

"Thank you SO much for all of your efforts..... for the North Country! I've already received numerous emails, calls and messages expressing our members' relief that we are now officially in Phase 2. They, and I, appreciate your support and commitment to our region!"

Donna Benkovich, Director  
Adirondacks Speculator Region Chamber of Commerce

"As a business in the North Country, we appreciate the efforts of this Chamber of Commerce and we want to fully support the Chamber."

Mary Hamilton  
Adirondack Classic Designs  
A new Chamber member

"You guys are doing the best of the Chambers I work with across the state with timely information. Keep up the good work!"

Jason Packer  
Hill and Markes

"You and everyone at the Chamber always do a phenomenal job, and particularly outstandingly so during this pandemic!"

Lisa Getty  
Champlain Centre

"Thank you!!! We certainly appreciate you advocating for us and many other businesses in the mall."

Rhonda Dergham-Titherington  
DND Unisex

"I know you have been very busy and just wanted you to know that your emails, website and webinars are great! I have jumped on a couple of them when you hosted elected officials, and they were very insightful. The small businesses and communities are fortunate to have you as a leader in their region."

Eve Van de Wal, Regional President  
Excellus Blue Cross Blue Shield

"All the resources on your site have been very helpful in guiding us through how to navigate all the changes needed to meet the COVID-19 reopening guidelines. They are very much appreciated."

Nina Schoch  
Adirondack Center for Loon Conservation

"I am so grateful for you and Kristy's leadership on getting COVID training in place. Thank you so much for doing an amazing job in such a difficult time in history. You are doing an amazing job!"

Kathryn Reiss  
High Falls Gorge

"I am sure you hear this repeatedly. However, it is worth saying again. You have done an AMAZING job during COVID. You have been a reliable, timely resource and it is greatly appreciated. Thank you for helping all of us as we navigate this together."

Stacey Ambler  
Cumberland Bay Market



# Online government information sites

Since most government offices are closed due to COVID-19, online information has been augmented by a number of state and federal agencies. We thought we'd list a few that may be useful as you work to reopen and, if needed, restructure your business.

**sba.gov** – in addition to information on the EIDL and PPP loans, the U.S. Small Business Administration website provides links to courses on managing and growing your business, information on federal contracting, and funding options.

**champlainvalley.score.org** – funded by the U.S. Small Business Administration, SCORE provides counseling at no charge for small business via a network of experienced business volunteers. On the site you will find links to online workshops on a variety of business subjects. You can also request online counseling through the site or browse the library for articles on things such as How to Build a Robust E-Commerce Site or COVID-19 Federal Tax Relief for Small Business.

**nyssbdc.org** – Funded by the U.S. Small Business Administration and administered by SUNY, SBDCs provide no-charge business services including business plan development and counseling. The SBDC has an office in Plattsburgh at Clinton Community College [plattsburgh.edu/about/centers/small-business-center.html](http://plattsburgh.edu/about/centers/small-business-center.html)

**usda.gov** – On the US Department of Agriculture site you will find links to information on the Coronavirus Food Assistance Program (CFAP) and other Disaster related resources.

**esd.ny.gov** – In addition to information on business reopening regulations, executive orders, and press releases related to COVID-19, the site also has a link to the NY Forward Loan Fund, which is targeted to small businesses with 20 or fewer FTE employees.

This is just a small sampling of the many sites available. For more options, check the Chamber website, [northcountryhamber.com](http://northcountryhamber.com).

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